

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Watlington, Jr.
Lindsey A. Watlington
Debtors

Case No. 19-02150-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 19, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	#+ Anthony Watlington, Jr., 3735 Old Township Road, Harrisburg, PA 17111-2129
jdb	+ Lindsey A. Watlington, 3735 Old Township Road, Harrisburg, PA 17111-2129
5200081	#+ Aes Members 1st Fcu, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5200093	+ Ccb/sahalie, Po Box 182120, Columbus, OH 43218-2120
5442346	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5200121	+ Metro Bank, 3801 Paxton St, Harrisburg, PA 17111-1418
5226876	Midland Funding LLC, Midland Credit Mgmt. Inc., agent for Midland Funding LLC, Po Box 2011, MI 48090

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Sep 19 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5200082	+ Email/PDF: bncnotices@becket-lee.com	Sep 19 2022 18:39:42	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5200083	+ EDI: BANKAMER.COM	Sep 19 2022 22:38:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
5220118	+ EDI: BANKAMER2.COM	Sep 19 2022 22:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5200084	+ EDI: TSYS2	Sep 19 2022 22:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5223195	+ EDI: RECOVERYCORP.COM	Sep 19 2022 22:38:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5200085	+ EDI: CAPITALONE.COM	Sep 19 2022 22:38:00	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
5200086	+ EDI: CAPITALONE.COM	Sep 19 2022 22:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5218085	EDI: CAPITALONE.COM	Sep 19 2022 22:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5214230	Email/PDF: bncnotices@becket-lee.com	Sep 19 2022 18:39:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5200095	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank / The Limited, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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5200096	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200099	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200101	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200102	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200103	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200105	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200106	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200098	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Bank/kingsi, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200107	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5200108	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenitycapital/mrsota, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5200109	+ EDI: WFNNB.COM	Sep 19 2022 22:38:00	Comenitycb/sahalie, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5200110	+ EDI: CRFRSTNA.COM	Sep 19 2022 22:38:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5200112	EDI: DISCOVER.COM	Sep 19 2022 22:38:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5200111	+ EDI: CITICORP.COM	Sep 19 2022 22:38:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5227073	EDI: Q3G.COM	Sep 19 2022 22:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5202023	EDI: DISCOVER.COM	Sep 19 2022 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5226113	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 19 2022 18:38:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5200115	+ EDI: BLUESTEM	Sep 19 2022 22:38:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
5442347	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 19 2022 18:38:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5200116	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 19 2022 18:38:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
5200114	EDI: BLUESTEM	Sep 19 2022 22:38:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
5200094	EDI: JPMORGANCHASE	Sep 19 2022 22:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5207861	+ Email/Text: RASEBN@raslg.com	Sep 19 2022 18:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5200118	EDI: JEFFERSONCAP.COM		

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		Sep 19 2022 22:38:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
5200119	+ Email/Text: PBNCNotifications@peritussservices.com		
		Sep 19 2022 18:38:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5203259	Email/PDF: resurgentbknofications@resurgent.com		
		Sep 19 2022 18:39:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5200126	+ Email/Text: bankruptcydpt@mcmcg.com		
		Sep 19 2022 18:38:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5224697	+ Email/Text: bankruptcydpt@mcmcg.com		
		Sep 19 2022 18:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5200132	+ Email/Text: Bankruptcies@nragroup.com		
		Sep 19 2022 18:38:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5200133	+ Email/Text: bankruptcyntices@psecu.com		
		Sep 19 2022 18:38:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5226176	EDI: PRA.COM		
		Sep 19 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5217820	Email/Text: bankruptcyntices@psecu.com		
		Sep 19 2022 18:38:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5200138	+ EDI: RECOVERYCORP.COM		
		Sep 19 2022 22:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5254668	EDI: Q3G.COM		
		Sep 19 2022 22:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5224418	EDI: Q3G.COM		
		Sep 19 2022 22:38:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
5254669	+ EDI: Q3G.COM		
		Sep 19 2022 22:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5200144	^ MEBN		
		Sep 19 2022 18:33:07	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
5200145	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200323	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5200146	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200147	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200149	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5200151	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5200152	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200153	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5200154	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5200155	+ EDI: RMSC.COM		
		Sep 19 2022 22:38:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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5200156	+ EDI: RMSC.COM	Sep 19 2022 22:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200158	+ EDI: PRATHEBUR	Sep 19 2022 22:38:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5200113	EDI: USBANKARS.COM	Sep 19 2022 22:38:00	Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
5200117	Email/Text: bankruptcynotices@vivecard.com	Sep 19 2022 18:38:00	HC Processing Center, Attention Bankruptcy, Po Box 708970, Sandy, UT 84070
5222164	EDI: AIS.COM	Sep 19 2022 22:38:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 63

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5200087	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200088	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200089	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200090	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200091	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200092	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200097	*+	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200100	*+	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200104	*+	Comenity Bank/Talbots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5200120	*+	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5200122	*+	Metro Bank, 3801 Paxton St, Harrisburg, PA 17111-1418
5200123	*+	Metro Bank, 3801 Paxton St, Harrisburg, PA 17111-1418
5200124	*+	Metro Bank, 3801 Paxton St, Harrisburg, PA 17111-1418
5200125	*+	Metro Bank, 3801 Paxton St, Harrisburg, PA 17111-1418
5200127	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5200128	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5200129	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5200130	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5200131	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5200134	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5200135	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5200136	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5200137	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5200139	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5200140	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5200141	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5200142	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5200143	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5200148	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5200150	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5200157	*+	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 2 Lindsey A. Watlington cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 1 Anthony Watlington Jr. cjulius@ljacobsonlaw.com, egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Anthony Watlington Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8416

EIN --

Debtor 2

Lindsey A. Watlington

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2433

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02150-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Watlington Jr.

Lindsey A. Watlington

9/19/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.